

State of Washington  
Office of Insurance Commissioner

Top 40 Authorized Companies  
Zero Premium Companies Excluded

2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Individual and Other

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Cooperative	95672	WA	HMO	\$811,137	19.43%	\$811,137	\$743,241	91.63%	152,972
2	Regence Blue Shield	53902	WA	HCSC	\$517,140	12.39%	\$508,644	\$406,033	79.83%	471,776
3	Molina Healthcare of WA Inc	96270	WA	HMO	\$421,387	10.10%	\$432,152	\$340,398	78.77%	241,349
4	Pacificare of WA Inc	48038	WA	HCSC	\$395,262	9.47%	\$395,262	\$315,621	79.85%	43,806
5	Premera Blue Cross	47570	WA	HCSC	\$351,662	8.43%	\$349,460	\$294,958	84.40%	138,048
6	Community Health Plan of WA	47049	WA	HCSC	\$351,027	8.41%	\$351,027	\$310,677	88.51%	196,133
7	Washington Dental Service	47341	WA	HCSC	\$323,599	7.75%	\$324,002	\$286,795	88.52%	819,280
8	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$144,656	3.47%	\$144,656	\$137,656	95.16%	23,702
9	LifeWise Health Plan of WA	52633	WA	HCSC	\$118,885	2.85%	\$118,237	\$90,440	76.49%	63,699
10	Columbia United Providers Inc	47047	WA	HCSC	\$62,894	1.51%	\$62,894	\$53,511	85.08%	34,898
11	KPS Health Plans	53872	WA	HCSC	\$56,543	1.35%	\$56,543	\$52,139	92.21%	20,890
12	American Family Life Asr Co Columbus	60380	NE	L&D	\$55,434	1.33%	\$55,403	\$23,935	43.20%	
13	Sterling Life Ins Co	77399	IL	L&D	\$50,497	1.21%	\$50,544	\$37,446	74.09%	
14	General Electric Capital Assur Co	70025	DE	L&D	\$38,701	0.93%	\$41,196	\$16,350	39.69%	
15	Bankers Life & Cas Co	61263	IL	L&D	\$29,342	0.70%	\$29,560	\$14,483	49.00%	
16	State Farm Mut Auto Ins Co	25178	IL	P&C	\$27,045	0.65%	\$24,779	\$16,973	68.50%	
17	Vision Service Plan	47317	WA	HCSC	\$20,178	0.48%	\$20,178	\$16,231	80.44%	450,927
18	Life Investors Ins Co Of Amer	64130	IA	L&D	\$19,942	0.48%	\$19,667	\$5,990	30.46%	
19	Willamette Dental of WA Inc	47050	WA	HCSC	\$18,928	0.45%	\$18,928	\$17,023	89.94%	64,406
20	Regence BCBS OR	54933	OR	HCSC	\$16,342	0.39%	\$14,678	\$12,970	88.37%	8,418
21	United Concordia Ins Co	85766	AZ	L&D	\$14,724	0.35%	\$14,724	\$10,611	72.06%	41,478
22	Combined Ins Co Of Amer	62146	IL	L&D	\$13,743	0.33%	\$13,583	\$5,747	42.31%	
23	Provident Life & Accident Ins Co	68195	TN	L&D	\$13,067	0.31%	\$13,306	\$11,919	89.57%	
24	Aetna Health Inc	47060	WA	HCSC	\$12,893	0.31%	\$12,893	\$10,971	85.10%	5,455
25	Continental Cas Co	20443	IL	P&C	\$11,519	0.28%	\$6,005	\$10,401	173.21%	
26	John Hancock Life Ins Co	65099	MA	L&D	\$11,342	0.27%	\$10,611	\$2,798	26.37%	
27	Northwestern Mut Life Ins Co	67091	WI	L&D	\$10,933	0.26%	\$11,242	\$6,554	58.30%	
28	Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$10,228	0.25%	\$10,373	\$3,593	34.63%	
29	Conseco Senior Health Ins Co	76325	PA	L&D	\$9,808	0.23%	\$10,532	\$8,365	79.42%	
30	Valley Forge Life Ins Co	70211	IN	L&D	\$9,788	0.23%	\$9,940	\$1,851	18.62%	
31	Mutual Protective Ins Co	31119	NE	L&D	\$9,106	0.22%	\$9,300	\$5,394	58.01%	
32	Thrivent Financial For Lutherans	56014	WI	F	\$9,015	0.22%	\$8,937	\$6,245	69.88%	
33	USAA Life Ins Co	69663	TX	L&D	\$8,715	0.21%	\$8,733	\$5,427	62.14%	
34	Mutual Of Omaha Ins Co	71412	NE	L&D	\$8,664	0.21%	\$8,471	\$6,260	73.90%	
35	Unum Life Ins Co Of Amer	62235	ME	L&D	\$8,638	0.21%	\$8,957	\$6,665	74.41%	
36	IDS Life Ins Co	65005	MN	L&D	\$8,438	0.20%	\$8,434	\$2,773	32.88%	
37	Fortis Ins Co	69477	WI	L&D	\$8,260	0.20%	\$7,856	\$5,638	71.77%	
38	Regence Life & Health Ins Co	97985	OR	L&D	\$8,204	0.20%	\$8,203	\$5,464	66.61%	
39	Asuris Northwest Health	47350	WA	HCSC	\$7,911	0.19%	\$7,903	\$6,665	84.33%	7,287
40	Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$7,344	0.18%	\$7,344	\$7,262	98.88%	17,260
All 270 Other Companies					\$141,044	3.38%	\$137,515	\$71,811	191.50%	24,488
Totals (Loss Ratio is average)(4)					\$4,173,984	100.00%	\$4,163,809	\$3,395,285	81.54%	2,826,272

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC,F=Fraternat, (2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington